

EXHIBIT F-1



Customer Service Department
P.O. Box 31785
Tampa, FL 33631-3785

John B. Ennis
Attorney at Law
1200 Reservoir Avenue
Cranston, RI 02920

Date: November 2, 2018
Account ending in:

Customer name:
Dolores Cepeda
Property Address:
177 Dexter Street
Providence, RI 02907

We received your correspondence dated October 29, 2018, regarding the home loan account listed above. Below is a summary of our research.

What you need to know

We researched your account and have determined that no corrections are required in response to your initial request.

We previously responded to this matter. Please find the enclosed responses sent on October 22, 2018, and January 1, 2018.

Questions?

We appreciate the opportunity to be of service. You can request information or documents supporting our decision that no correction is required on your account by mailing a written request to:

Bank of America, N.A.
Attn: Notice of Error and Request for Information
PO Box 942019
Simi Valley, CA 93094-2019

For questions relating to the servicing of the loan, please call us at 800.669.6607.

In providing the above responses, we're not limiting or waiving any rights or remedies we may now have or hereafter have, whether arising under the loan documents, at law, or in equity; all of which rights and remedies are expressly reserved.

Enclosures



Customer Service Department
P.O. Box 31785
Tampa, FL 33631-3785

John B. Ennis
Attorney at Law
1200 Reservoir Avenue
Cranston, RI 02920

Date: October 22, 2018
Account ending in:

Customer name:
Dolores Cepeda
Property Address:
177 Dexter Street
Providence, RI 02907

We received your correspondence dated October 9, 2018, regarding the home loan account listed above. Below is a summary of our research.

What you need to know

As of the date of this letter, we've submitted to have the customer's name added to the Cease and Desist list, per your request. Please be advised that the change could take 48 hours for processing.

We previously responded to this matter. Please find the enclosed response sent on January 18, 2018.

We determined a number of the requests for information and documentation relating to the loan fit within one or more of the exceptions under 12 C.F.R. §1024.36. As you may be aware, a servicer is not required to:

- Respond to requests for information that are unduly burdensome.
- To address overbroad requests that seek an unreasonable volume of documents or information.
- To respond to requests for information irrelevant to a borrower's loan or to requests that seek confidential, privileged, or proprietary information.
- To provide a borrower with information or documentation that is not in the servicer's control or possession or that cannot be retrieved in the ordinary course of business through reasonable efforts.

Questions?

We appreciate the opportunity to be of service. If you have any questions regarding the content of this letter, please submit them in writing to:

Bank of America, N.A.
Attn: Notice of Error and Request for Information
PO Box 942019
Simi Valley, CA 93094-2019

For questions relating to the servicing of the loan, please call us at 800.669.6607.

In providing the above responses, we're not limiting or waiving any rights or remedies we may now have or hereafter have, whether arising under the loan documents, at law, or in equity; all of which rights and remedies are expressly reserved.

Enclosure

Bank of America**Home Loans**

Customer Service Department
P.O. Box 31785
Tampa, FL 33631-3785

JOHN B. ENNIS, Esq.
1200 RESERVOIR AVE
CRANSTON, RI 02920-6012

Date: January 18, 2018

Account No.: [REDACTED]

Property Address:
177 Dexter St
Providence, RI 02907

We have completed your request for information regarding your client's home loan account referenced above.

We have received your correspondence dated December 7, 2017, (USPS mail receipt ending 2695 83.) addressed to Bank of America, N.A., regarding the above referenced loan for Dolores Cepeda.

Bank of America, N.A. has reviewed your correspondence. Certain requests described in your correspondence constitutes a valid qualified written request (QWR) under the Real Estate Settlement and Procedures Act (RESPA) and will be addressed in accordance with RESPA guidelines.

We have received the authorization letter signed by our customer granting you access to their loan. This letter will confirm that we have you listed as an authorized third party on the above-referenced loan. Please note that authorization is only good for 90 days from the date authorization is received unless there is a specific expiration date included. The authorization on this account will expire March 12, 2018, unless we receive an updated authorization form with a specific end date.

We have requested for a copy of your client's *Servicing File*, which includes servicing notes such as the call history to be mailed to your address, under separate cover. Please note that this file will only contain information beginning January 1, 2014 until the present. Please allow ten business days for delivery.

Please be aware that records prior to January 1, 2014, will not be furnished as we have provided all information that is available or required to comply with a Request for Information as defined under 2013 *Real Estate Settlement Procedures Act (Regulation X)* and *Truth in Lending Act (Regulation Z)* *Mortgage Servicing Final Rules*.

We have enclosed a *Loan Transaction History Statement* for your review. The statement provides pertinent information on payments received, tax and insurance payments disbursed, funds in the suspense/unapplied funds balance, fees due and late fees assessed and paid. The *Loan Transaction History Statement* is designed to be user-friendly and there are no codes or terms used that require specific definitions. Paid late charges, if applicable, will be reported to the IRS as interest paid.

A servicer is also not required to respond to requests for information to a borrower's loan that seek confidential, privileged, or proprietary information. In addition, a servicer is not required to provide a

Bank of America, N.A. is required by law to inform you that this communication is from a debt collector. If you are currently in a bankruptcy proceeding or have previously obtained a discharge of this debt under bankruptcy law, this notice is for informational purposes only and is not an attempt to collect a debt, a demand for payment or an attempt to impose personal liability for a discharged debt.

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Borrower with information or documentation that is not in the servicer's control or possession or that cannot be retrieved in the ordinary course of business through reasonable efforts.

However, we have enclosed copies of the following documents for your records:

- 1-4 Family Rider
- *Affiliated Business Arrangement Disclosure Statement*
- *Appraisal of Real Property*
- *Borrowers Certification and Authorization*
- *Federal Truth in Lending Disclosure Statement*
- *Fixed Rate Interest Only Note*
- *Interest Rate Agreement*
- *Mortgage*
- *Name Affidavit*
- *Settlement Statement*
- *Uniform Residential Loan Application*

We have also included a Servicing Transfer Letter from BAC Home Loans Servicing, LP to our parent company Bank of America, N.A. effective July 1, 2011.

We also received your request for a Cease and Desist for the above-referenced loan. We are unable to update the account to show Cease and Desist, as the servicing of this home loan has been service released.

The servicing of this loan was transferred from Bank of America, N.A. to Fay Servicing on November 1, 2017. For additional questions, please contact the current servicer directly at 1-800-495-7166, or in writing at the following address.

Fay Servicing
PO Box 809441
Chicago, IL 60680-9441

We have enclosed a copy of the service release letter dated October 12, 2017; however, please contact the new servicer to verify contact information as this may have changed.

Please note that your correspondence included a copy of an investor letter mailed to you dated August 14, 2017; however, your correspondence did not include any questions related to the letter. Please contact the current servicer directly for any updated investor information.

You can request additional information and/or documents for your client's account by mailing a written request to:

Bank of America, N.A.
Notice of Error and Request for Information
PO Box 942019
Simi Valley, CA 93094-2019

Questions?

We appreciate the opportunity to serve your home loan needs. If you have questions, please call our Customer Service Department at 1-800-669-6607, Monday through Friday, between the hours of 8 a.m. and 9 p.m., Eastern Standard Time.

ORIGIN ID: JTOA (213) 345-1245
BANK OF AMERICA
ANNAMARIA MORENO
1800 TAPO CANYON RD
CARMEL VALLEY CA 93963
UNITED STATES US

SHIP DATE: 02NOV18
ACTWGT: 9.30 LB
CNO: 109749212WMSX2900
DIMS: 11x18 IN
BILL SENDER

TO

JOHN B. ENNIS, ATTORNEY AT LAW
1200 RESERVOIR AVE

552J11/38E7/DCA5

CRANSTON RI 02920

REF: 000651000601

PO:

DEPT:



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TRK# 7835 7523 5800

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TUE - 06 NOV 4:30P

** 2DAY **

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